

State of Washington
Office of Insurance Commissioner
2004 Washington Market Share and Loss Ratio
Line of Business: Medical Malpractice

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Physicians Ins A Mut Co	40738	WA	\$93,722	50.35%	\$90,580	\$44,281	48.89%
2	Doctors Co An Interins Exchn	34495	CA	\$28,438	15.28%	\$24,133	\$7,223	29.93%
3	Medical Protective Co	11843	IN	\$15,523	8.34%	\$15,600	\$11,549	74.03%
4	Western Professional Ins Co	10942	WA	\$8,173	4.39%	\$10,533	\$8,252	78.35%
5	American Excess Ins Exchange RRG	10903	VT	\$5,930	3.19%	\$5,846	\$9,735	166.54%
6	Washington Cas Co	42510	WA	\$5,561	2.99%	\$5,433	(\$2,847)	(52.41)%
7	Sentinel Assur RRG Inc	12005	HI	\$5,249	2.82%	\$3,414	\$716	20.98%
8	Preferred Professional Ins Co	36234	NE	\$2,557	1.37%	\$2,461	\$754	30.65%
9	American Cas Co Of Reading PA	20427	PA	\$2,523	1.36%	\$2,207	\$406	18.42%
10	Northwest Dentists Ins Co	32417	WA	\$2,472	1.33%	\$2,472	\$1,007	40.74%
11	Gulf Ins Co	22217	CT	\$1,744	0.94%	\$1,711	\$1,360	79.49%
12	Chicago Ins Co	22810	IL	\$1,715	0.92%	\$1,763	\$246	13.98%
13	American Ins Co	21857	NE	\$1,535	0.82%	\$1,475	\$106	7.21%
14	NCMIC Ins Co	15865	IA	\$1,315	0.71%	\$1,238	\$57	4.64%
15	National Union Fire Ins Co Of Pitts	19445	PA	\$1,137	0.61%	\$1,096	\$554	50.54%
16	Executive Risk Ind Inc	35181	DE	\$1,091	0.59%	\$606	\$175	28.93%
17	Preferred Physicians Medical RRG	44083	MO	\$756	0.41%	\$709	\$294	41.54%
18	Emergency Physicians Ins Co RRG	11714	NV	\$700	0.38%	\$539	\$83	15.38%
19	Ophthalmic Mut Ins Co RRG	44105	VT	\$693	0.37%	\$662	\$297	44.81%
20	Oms Natl Ins Co Rrq	44121	IL	\$569	0.31%	\$499	\$491	98.42%
21	Northwest Physicians Mut Ins Co	43583	OR	\$437	0.23%	\$387	\$299	77.16%
22	Ace American Ins Co	22667	PA	\$432	0.23%	\$306	\$72	23.56%
23	Lewis & Clark LTC RRG Inc	11947	NV	\$414	0.22%	\$400	\$190	47.61%
24	Fortress Ins Co	10801	IL	\$342	0.18%	\$242	\$33	13.45%
25	Podiatry Ins Co Of Amer A Mut Co	14460	IL	\$224	0.12%	\$218	(\$100)	(46.01)%
26	TIG Ins Co	25534	CA	\$200	0.11%	\$851	\$1,557	182.97%
27	Granite State Ins Co	23809	PA	\$183	0.10%	\$160	\$49	30.52%
28	Associated Ind Corp	21865	CA	\$175	0.09%	\$172	\$8	4.53%
29	Firemans Fund Ins Co	21873	CA	\$167	0.09%	\$170	\$1,520	894.42%
30	Church Mut Ins Co	18767	WI	\$162	0.09%	\$123	\$127	103.15%
31	American Home Assur Co	19380	NY	\$131	0.07%	\$131	\$62	46.99%
32	American Assoc Of Othodontists RRG	10232	VT	\$128	0.07%	\$116	\$15	12.78%
33	Community Blood Cntr Exch RRG	13893	IN	\$127	0.07%	\$125	\$26	21.02%
34	St Paul Fire & Marine Ins Co	24767	MN	\$118	0.06%	\$144	\$837	581.64%
35	National Surety Corp	21881	IL	\$117	0.06%	\$128	\$1,138	890.30%
36	TIG Specialty Ins Corp	25445	CA	\$115	0.06%	\$115	\$0	0.00%
37	American Alt Ins Corp	19720	DE	\$78	0.04%	\$67	(\$28)	(41.83)%
38	Medical Ins Exch Of CA	32433	CA	\$78	0.04%	\$77	\$125	161.89%
39	PACO Assur Co Inc	10222	IL	\$54	0.03%	\$37	\$31	81.84%
40	Pharmacists Mut Ins Co	13714	IA	\$47	0.03%	\$41	\$2	4.09%
All 42 Other Companies				\$1,008	0.54%	\$1,233	\$19,633	1592.27%
Totals (Loss Ratio is average)				\$186,140	100.00%	\$178,221	\$110,334	61.91%

(1)Excluding all Loss Adjustment Expenses (LAE)